



TRIAD Newsletter

Merrymeeting Bay TRIAD

Winter 2004

Identity Theft ... Can it happen to you?

Deputy Dane Tripp of the Oxford County Sheriff's Office advises everyone to keep a close eye on checking accounts and credit card information. He and at least two others in his area recently learned that someone had tapped into their checking accounts through unauthorized use of their credit cards. Someone not yet identified entered Dane's checking account and purchased stereo equipment, books, clothes, and jewelry and even made an expensive reservation at an Irish hotel – to the tune of \$4200.00. The fraud department of Dane's bank is investigating his case, but he warns that this can happen to *anyone*.

According to a recent article in the *Portland Press Herald*, more than 9.9 million Americans became identity fraud victims last year. This fast-growing crime is affecting Mainers; in 2002, federal officials recorded 306 reports of identity theft.

The Federal Trade Commission reports that nearly half of the Maine cases involved credit card fraud. Other categories include phone or utilities fraud, bank fraud, and even government documents or benefits fraud. Tips offered by the FTC follow:

TIPS FOR PREVENTING IDENTITY THEFT

Review your consumer credit report annually.
Don't leave mail in mailbox overnight or on weekends.
Deposit mail in U.S. Postal Service collection boxes.
Tear up or shred unwanted documents that contain personal information.
Report lost or stolen credit cards to the issuer immediately.
Sign new credit cards immediately.
Never leave receipts behind – at ATMs, on counters at financial institutions or at gasoline pumps.
Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire.
Do the same with monthly financial statements and bills.
Match credit card receipts against monthly bills and check financial statements for accuracy.
If you applied for a credit card and didn't receive it when expected, call the issuer.

Memorize your Social Security number and passwords. Don't use your date of birth as your password and don't record passwords on papers you carry with you.
Don't carry your Social Security card or birth certificate – leave them in a secure location.
Don't disclose credit card or other financial account numbers on a Web site unless the site offers a secure transaction.
Beware of mail or telephone solicitations that offer prizes or awards – especially if the offer asks you for personal information or financial account numbers.
Watch for your monthly financial statements and bills. If you don't get them when expected, contact the sender.
For more information, go to www.usps.com/postalinspectors.
Source: U.S. Postal Inspection Service.

Home Repair Fraud – A Perennial Problem

When an 80-year-old Bath resident, a former nurse and realtor, a feisty, savvy person, needed new vinyl siding for a small rental property, she contacted contractors listed prominently in the yellow pages and advertised in the local newspaper. She took logical steps, even calling the Better Business Bureau. As she interviewed several local contractors for the job, she obtained a written estimate from each one.

The contractor she chose was polite, well groomed, drove a recent model truck with his company lettering on the doors, and had the words “Fully insured” prominently displayed on his advertisements and business cards. She insisted that the agreement be in the form of a written and signed contract. However, when the contractor requested approximately half of the total job price “up front,” supposedly to cover the cost of needed materials, she agreed and made out a personal check for the requested amount.

When it was time for the work on the cottage to begin as agreed upon, one excuse followed another. Delay followed delay, and after lengthy conversations and investigations the consumer learned that the materials had never been purchased. And the formerly polite contractor became confrontational and rude. Thanks to the initiative and perseverance of the consumer, the Sheriff’s Office has learned of about a dozen additional felony fraud cases involving the same contractor. Many of the subsequently reported crimes involved seniors – and even a church.

What happened here? The consumer did the right thing when she interviewed more than one contractor, and insisted on a signed contract. She did the right thing when she called the Better Business Bureau. When she discovered that she had been taken advantage of, she went to law enforcement right away for help, again doing the right thing.

However, additional steps might have prevented her loss of money. Had she *insisted*

on several references and contacted each one, asking pointed questions about the quality and timeliness of the contractor’s work, it is possible that she could have avoided the problems.

And she learned too late that there is a delay of at least 45 days from the time the Better Business Bureau receives a complaint to their revealing it to the public. (The delay occurs in order for the BBB to allow the person about whom one has complained to have an opportunity to respond). She did not know that complaints recently received will not be disclosed.

When she agreed to write a check to the contractor to cover half of the job price, she was not aware that in any home repair job totaling more than \$1200, the contractor cannot collect more than one-third of the total price *unless* the contractor provides written notice about this law to the consumer and both parties sign written forms regarding their informed waiver.

To learn more about this law, consumers can contact their local police departments or check the web site of the Office of the Attorney General at www.maine.gov/ag. This site offers helpful information.

And when in doubt, *Check It Out*, call 1-877-353-3771. Calling this number will connect you to the Agency on Aging in your area. Say, “I have a Check It Out question, problem, or situation,” and get some help. You might be referred to Legal Services for the Elderly, local law enforcement, or other sources of help. If making additional telephone calls is too difficult, request assistance in contacting appropriate agencies.

This service is sponsored by AARP, Legal Services for the Elderly, the Office of the Attorney General, Maine Chiefs of Police and Sheriffs, your local Area Agency on Aging, DHS/Information contributed by Det. Sgt. John Burnell of Sagadahoc County Sheriff's Office, Bureau of Elder and Adult Services, and Triad.

Dollars and Dents:

It sounds unbelievable, but someone may intentionally crash into your car. Even though the damage to your car may be small, the dishonest driver of the other car is looking to cash in on a big insurance payoff. That driver may make claims against your car insurance company for fake serious injuries.

How it happens

These accidents get staged—and even rehearsed—in creative ways. A car suddenly swerves in front of you and slams on the brakes, causing you to rear-end the car. Or you are trying to merge and the other driver waves you forward. Instead of slowing down to let you in, the dishonest driver speeds up and crashes into you. Denying that he signaled you, he claims you caused the accident. Or it could happen when a driver motions you to come out of a parking space and then hits you. The next thing you know, the driver, and possibly many passengers, pile out of the car pretending to have painful neck or back injuries.

What happens to you

First, you could get seriously injured or even killed by an intentional accident. You have the inconvenience of getting

an appraisal for your car's damage and then leaving your car in the shop for repairs. You get a costly claim on your insurance record that could raise your premiums or even cause you to lose your coverage. You'll waste time with claim settlements, police reports, even law suits. And this fraud increases everybody's insurance premiums. The crime causes \$200 million in losses just in California each year.

Protect yourself

The Coalition Against Insurance Fraud warns that older drivers, solo drivers, and owners of new cars are targeted as innocent victims of these collisions. One driving tip is to keep a safe distance from the car in front of you. Keep a disposable camera, paper and pen in your glove compartment.

Whenever you are in an accident, and especially if you think the accident may have been staged, protect yourself by getting good details about the accident.

- Once you and your car are in a safe



Staged Car Accidents

Getting all The Details

- Once you and your car are in a safe place, exchange information with the other driver.
- Even though the documents may be fake, get all the information from the drivers' license, vehicle registration and proof of insurance.
- Count the number of passengers in the other car and get their names, telephone numbers, addresses, and driver's license numbers. Make a note if they were wearing seat belts. Did they act injured only after the police arrived?
- Get the names, addresses and phone numbers of any persons at the scene who could be witnesses.
- Photograph the damage to your car and the passengers with your camera.
- Call the police to the scene if the collision appears planned or if the damage to either car is extensive.

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AARP Resources

Several articles about frauds that especially target older people:

Consumer Protection - Frauds <http://www.aarp.org/consumerprotect-frauds/>

Fraud in the Fast Lane http://www.nicb.com/uploaded_documents/publicfactsheets/stagedvehicleaccidents.pdf The National Insurance Crime Bureau is the place to call to report fraud 1-800-835-6422 (24 hours a day, seven days a week). Adobe Acrobat required.

Staged Auto Accidents http://www.insurancefraud.org/staged_accidents.htm
The Coalition Against Insurance Fraud details how fake accidents are scripted.

FRAUD ALERT FROM THE NATIONAL WHITE COLLAR CRIME CENTER (NW3C)

The Office of the Comptroller of the Currency has released information about a current identity theft scheme using false IRS documents. The OCC said the fraudulent documents "are being circulated nationwide" to steal customers' identities and trick them into disclosing personal and banking information.

Victims are receiving letters purportedly from a representative of their banks asking that an IRS form W-9095 be completed and returned within seven days to avoid withholding of 31% of all interest paid to the bank customer. The IRS form W-9095 is fraudulent.

The "IRS form" asks for personal information including name, date of birth, social security number, passport number, mother's maiden name, bank account numbers, personal identification numbers (PINS), pass codes, and other pieces of information that can be used to assume an identity and/or take over a bank account.

Additional information, as well as copies of the letter and form, is available for viewing by going to <http://www.occ.treas.gov/altlst02.htm>.

If you encounter this scheme, you should contact the IRS directly for assistance.

Help the Emergency Rescue People

9-1-1 Tips

Rob Morris
Director
Sagadahoc County
Communications Center

1. Place a 9-1-1 reminder sticker on your phone.

2. If you have a speed-dial button that calls the old seven digit emergency number, reprogram it for 9-1-1.

3. Make sure your house or apartment number is posted on your house or door so emergency personnel can find you.

4. Do not dial "O" in an emergency. This may connect with an operator hundreds of miles away. Always dial 9-1-1 for local police, fire or medical emergency help.

5. With the new Enhanced 9-1-1 system, the dispatchers know where you are calling from even if you can't speak because your name, address and phone should appear on our computer screen. If you can't talk, or if you are afraid to speak, just dial 9-1-1 and leave the phone off the hook. This is what we call a "silent caller".

6. With Silent Callers, the dispatcher may ask you questions that can be answered by simply pushing buttons on your telephone, such as "1" for yes and "2" for no.

7. If you call 9-1-1 by accident, don't hang up. Stay on the line and tell the dispatcher what happened. If you hang up, the dispatcher will have to send a police officer to

patcher will have to send a police officer to your location to determine why you hung up.

8. Every dispatcher is trained to detect TTY calls.

9. Cordless phones don't work when the electricity is out. Have a regular phone

available to use in addition to your portable phone. If you have only one phone outlet, you can keep a regular phone as a spare and plug it in when needed.

10. Please do not call 9-1-1 to report a power outage. Call CMP at 1-800-696-1000. The dispatchers usually do not know why your power is out or when it will be restored. Only CMP can help you with these questions. Only call 9-1-1 if the power outage is causing you an emergency!

11. 9-1-1 calls are FREE from all pay phones!

12. You can call 9-1-1 from any Cellular Telephone too. However, you'll have to tell the dispatcher exactly where you are because our Enhanced 9-1-1 system doesn't tell us yet where you are from a cell phone.

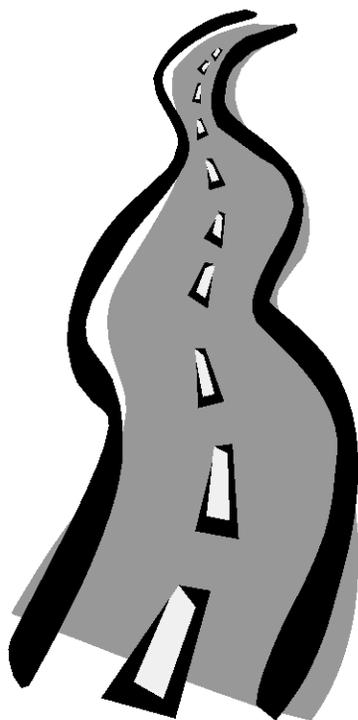
13. Don't be shy. If it seems like an emergency, call 9-1-1 and we will help you!!





STAY SAFE ON THE ROAD THIS WINTER! REMINDERS

- See and be seen. Keep windows, headlights and tail lights clear of ice and snow. Drive with lights turned on. Remember that muddy headlights dramatically reduce a driver's ability to see.
- Maintain at least a half tank of gas during the winter season.
- Carry a winter survival kit, especially in isolated areas. Include matches and a candle, a parka and emergency blanket, boots, first aid kit, brightly colored cloth to use as a flag, jumper cables, extra scraper, etc.
- Allow enough time to get to your destination. Leave earlier than usual. Buckle up your seat belt or safety restraint before you start driving!
- Keep a safe distance between you and other vehicles. The "three second rule" works well on dry roads and in ideal conditions, but in winter driving extend it to four seconds. How does this work? Watch the vehicle directly ahead of you. As it passes a stationary object (telephone pole, tree, etc.), start counting: "one thousand and one, one thousand and two," etc. Your vehicle should not pass the same object until you say the word "four."
- Drive appropriately for the road conditions. The posted speed limit may be too fast under winter conditions. Driving on



a wet road can cause hydroplaning as a thin barrier of water builds up between tires and the pavement.

- Stay with your vehicle if it breaks down. Put on your emergency flashers and wait for assistance. Carry a sign for your window, asking other motorists to tell the police you need help.
- Plan your moves carefully. In slippery conditions, never jam on your brakes in a panic stop; you will probably skid and lose control of the vehicle.

OTHER DRIVING TIPS

- Plan your route: Avoid heavily traveled or high-speed areas if possible. Avoid rush hour traffic, difficult left turns, and unnecessary trips in bad weather.
- Have regular eye check-ups at least once a year, in addition to regular medical check-ups
- Accept the fact that driving demands your full attention. Don't add to driving distractions: Turn off your radio or keep it at very low volume except to obtain emergency information (weather conditions, etc.) And use passengers as co-pilots to help you navigate in traffic. Otherwise, keep conversations to a minimum.
- Evaluate your own reaction to medications, because reactions to medications are personal. Ask your doctor and pharmacist to tell you about any potential effects on driving.
- Investigate transportation alternatives in your community and how to access them - before you actually need them. That way, you can be prepared to get where you need to go if driving is not your best option at any given time (such as when taking medication, when under stress, when roads are slippery, etc.)
- Try to avoid driving at dawn or dusk, the most difficult time of day to see. If you must drive, increase your following distance and be especially alert.





Stop Those Annoying Calls...



Do you want to keep telemarketers from being able to call you? You can do that by registering your phone number with the National Do Not Call Registry of the Federal Trade Commission. If you register, you will not get calls from businesses trying to sell you something. This list does not cover political organizations, charities, telephone surveyors or any company with which you have business relationship (bank, car dealership, etc.)

By registering, you can block companies from calling up to three personal home phone numbers (this system is not for business numbers.) Once you register, the block is good for five years. Businesses have 3 months from your date of registration to remove your name from the calling list or you may register a complaint against them.

You can register by phone or on-line. The phone number is: 1-888-382-1222. The web site is: www.donotcall.gov

Tips for Keeping Your Home and Family Safe and Secure

Here are some security tips from Master Lock Company:

- Make sure all outside doors to your house have keyed knobsets and dead-bolt locks.
- The deadbolt locks on your doors should have high-security features such as interlocking chassis and full one-inch throws.
- Always lock the doors when you leave the house and when you return.
- Use security bars for added security on sliding patio doors and entry doors.
- Secure garage and shed doors and gate latches with pin-tumbler laminated padlocks.
- Make sure padlocks are highly resistant to weather and the elements.
- Always lock gate, garage, shed and storage warehouse doors.
- If you're not sure which home security products are right for you, consult your local retailer or crime prevention officer.

AVOID FINANCIAL FRAUD
Check It Out





Before you agree to home repairs...

Before you give your credit card number to a telemarketer...

Before you sign a contract for a major purchase...

Check it out!
CALL THE ELDERS 1 HOTLINE,
TOLL FREE:
1-877-353-3771



Triad a national partnership of law enforcement, seniors, and those who work with and for seniors within a community. In Maine sixteen areas have initiated Triad organizations and activities, focusing on the safety and wellbeing of older citizens in that area. Triads address crime issues which affect seniors and the enhanced delivery of law enforcement services to these persons.

Through cooperation and education, Triads in Maine are reaching out to involve more citizens in this effort. This newsletter is an example of Triad's outreach.